

3FW,

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Amendment, Commissioner of Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: GRAFF-US-04

Date: July 30, 2007

Signed:

Peter K. Trzyna (Reg. No. 32,601)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor : GRAFF, Richard, A.  
Serial No. : 10/580,083 ✓  
Filed : 19 November 2004  
For : COMPUTER CONTROL OF NON-DEBT FUNDING  
SYSTEM FOR HOME FINANCE  
Priority Date : 21 November 2003

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Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

SIR:

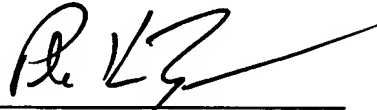
Transmitted herewith for filing in the above-identified patent application are the following:

1. Information Disclosure Statement
2. PTO-1449 Form

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

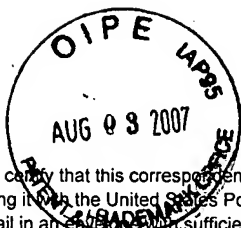
Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'P. Trzyna', written over a horizontal line.

Peter K. Trzyna  
(Reg. No. 32,601)

Date: July 30, 2007

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824



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Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

S I R :

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. In those cases from which the instant case claims priority, particularly Serial No. 10/719,474, filed November 21, 2003, Applicant has previously submitted patents, publications, and/or other information of which the inventor is aware to help make this information of record. The Examiner is reminded to check those files for such materials.

It is respectfully requested that his Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and

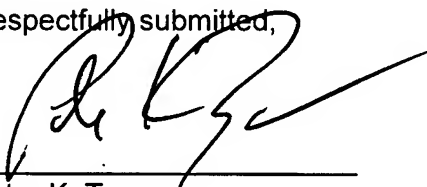
made of record.

In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed before receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee should not be due. Should any fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,



Peter K. Trzyna  
(Reg. No. 32,601)

Date: July 30, 2007

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824

Form PTO-1449 (modified)

Atty. Docket No. Graff-US-04

Serial No.  
10/580,083

List of Patents and Publications for Applicant's

INFORMATION DISCLOSURE STATEMENT

Applicant: GRAFF, Richard A.

Filing Date:

November 19, 2004

Group:

(Use several sheets if necessary)

U.S. Patent Documents

See Page 1

Foreign Patent Documents

See Page 1

Other Art

See Page 1

## U.S. Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1	US 2002/0138419	Sept. 26, 2002	Melone et al.	705	38	Mar. 22, 2002
	A2	US 2003/002955	Dec. 11, 2003	Marlowe-Noren	705	38	Nov. 15, 2002
	A3						

## Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1						
	B2						

## Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation
	C1	Copies of Web Pages of Projector Center labeled as Projector Center, 2000-2002, projectorcenter.com, <a href="http://web.archive.org/web/20021026135235/http://www.projectorcenter.com/lease_end.asp">http://web.archive.org/web/20021026135235/http://www.projectorcenter.com/lease_end.asp</a> , printed 7/19/05

EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

C: 56468(GRAFF-PCT-US-04.1449FORM.072707)